



Entry Form 2018 Annual Awards for Program Excellence

Entry Deadline: Friday, June 15, 2018, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

First Things First

Category: Homeownership

Subcategory: Empowering New Buyers

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

First Things First is a redesign of MaineHousing's landing page that guides first time homebuyers through the process

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Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? ☐ Yes ☒ No

Payment:

- ☒ My HFA is mailing a check to NCSHA.
☐ My HFA is emailing the credit card authorization form to awards@ncsha.org.

First Things First

MaineHousing redesigned our landing page for the First Home Loan Program as part of an overall rebranding of the program. The landing page is intended to be a resource for customers throughout the home buying process and into the first years of homeownership. The objective of the redesigned landing page is to establish MaineHousing as a trusted and valued resource.

Maine has one of the highest percentage rates of homeownership in the nation. Over 70% of Maine households live in homes they own. Homeownership is a strongly held value. We don't need to market the benefits of homeownership. Our challenge is to market the program to those who feel they can't afford a home or don't know where to start. First Things First walks a potential homeowner from the beginning of the decision making process. It establishes a Path to Purchase.

Am I ready to own a home? Do I want to be a homeowner? Can I afford a home? Should I rent or buy? Where do I start?



The new Homeownership landing page answers these questions and more. Designed to walk a potential home buyer through the process, the landing page provides a step by step guide from home buyer education to home maintenance tips for home owners.

Check it out at: <http://www.mainehousing.org/programs-services/homebuyer/home-loan>

Stepping back, we examined and redefined our marketing goal: To educate the potential first time homebuyer of the opportunities of the first home loan program and about the home buying process and to reach them in ALL stages of the path to purchasing a new home. Currently, the most conversions occur in the final stage of purchasing a new home. We wanted to attract potential home buyers and offer our assistance earlier in the process.

The landing page redesign is based on a pathway to purchase. It is designed to allow a consumer to access information at the stage that is appropriate for where they are in the process. Recognizing that the decision to buy a home is a process, the landing page allows customers to “drop-in” wherever they wish.

We began by organizing the information and services provided by the First Home Loan Program into relevant stages of the path to purchase – targeting audiences at each stage, at their state of need.

MaineHousing
First Things First
Homeownership
Empowering New Buyers

The Path to Purchase is outlined in the attached graphic. It is divided into the following areas:

- Consideration – I wish I could have a house
- Research – Is it possible to own a house?
- Confirmation – Can I afford a house?
- Negotiation – Can I get what I need?
- Closing
- Congratulations – How do I maintain my home?

Identifying our target audience was next. The average age of First Home Loan Program participants is 33-34 years. The more we understand the emotional behaviors/triggers of our demographic, the better our selling proposition. Our target audience is new/young professionals, long term renters, young and growing families, returning military, and households locating to Maine.

Since we are targeting the older end of the first home buying demographic, the look and feel of our First Things First campaign and landing page redesign are to be approachable, friendly, knowledgeable, supportive and encouraging, and reliable. Our design and imagery reinforces this approach.

The landing page was launched in June 2018 as part of our National Homeownership Month campaign. We are using social media to drive traffic to the landing page. We are also using partner specific advertising and engagement posts that target real estate professionals and lenders. We have found targeting our partners to be successful in several ways. Our partners engage with the posts, share them to reach a wider audience and reaffirm that they view MaineHousing as a trusted and valuable resource. Monthly metrics track our progress.

MaineHousing
First Things First
Homeownership
Empowering New Buyers

Maine Housing
Maine Home Ownership Authority

[Home to Buy](#)
[First Home Loan](#)
[First Home Loan](#)
[Home to Buy](#)
[Home to Buy](#)
[Home to Buy](#)

First Things First

Get the information you need to get started on your first home loan.

[Get Started](#)

AM I READY TO OWN A HOME?

Can you afford the costs of owning a home? Do you have the credit to get a loan?

Rent vs. Own

Compare the costs of renting vs. owning a home.

[Get Started](#)

Where can I learn more?

Get the information you need to get started on your first home loan.

[Get Started](#)

Where do I begin?

Get the information you need to get started on your first home loan.

[Get Started](#)

Mortgage Calculator

Calculate the costs of owning a home.

[Get Started](#)

WHY A MAINEHOUSING FIRST HOME LOAN?

Get the information you need to get started on your first home loan.

Get the First Home Loan

Get the information you need to get started on your first home loan.

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Get the information you need to get started on your first home loan.

AM I ELIGIBLE FOR A FIRST HOME LOAN?

Am I a First Home Buyer?

Get the information you need to get started on your first home loan.

Is my income within the limits?

Get the information you need to get started on your first home loan.

Is my credit score above 620?

Get the information you need to get started on your first home loan.

HOW DO I APPLY?

Find a Lender

Get the information you need to get started on your first home loan.

Take Homebuyer Education

Get the information you need to get started on your first home loan.

FINDING YOUR HOME

Get the information you need to get started on your first home loan.

Find a Home

Get the information you need to get started on your first home loan.

Get a Home Inspection

Get the information you need to get started on your first home loan.

Financing Home Improvements

Get the information you need to get started on your first home loan.

PREPARING TO CLOSE

Get the information you need to get started on your first home loan.

Mortgage Closing Checklist

Get the information you need to get started on your first home loan.

Importance of the Insurance

Get the information you need to get started on your first home loan.

Types of Homeowner Insurance

Get the information you need to get started on your first home loan.

CONGRATS ON YOUR FIRST HOME

Get the information you need to get started on your first home loan.

Maintaining Your Home

Get the information you need to get started on your first home loan.

Budgeting Tools

Get the information you need to get started on your first home loan.

Managing Financial Difficulties

Get the information you need to get started on your first home loan.